



Life Insurance for Disabled Employees

The State's life insurance program includes an important feature to protect disabled employees. If you become totally disabled while covered by the State's group life insurance program, the State will continue to pay your life insurance premiums for you, subject to certain guidelines. The State will continue to pay your premiums as long as you are deemed totally disabled or until you attain age 65, whichever occurs first. If you cease to be totally disabled prior to age 65, or if you fail to give proof of your continued disability, the State's payment of your premium will cease, but you may continue your coverage if you promptly resume paying the applicable premium for the coverage.

During your disability, the State will pay the minimum premium required to keep your insurance in force. If you want to add to the cash value of your policy, you may continue to pay any additional premium payments yourself.

For purposes of this special "premium waiver" feature, "total disability" or "totally disabled" means that 1) you cannot perform your job due to an injury or sickness and 2) you cannot perform any job for which you are fit through education, experience or training.

In order to be eligible for this benefit you must have been insured for at least one year under the plan prior to becoming totally disabled. If you become totally disabled after this one-year period, the State will begin to pay your premiums after nine months of total disability, or when you are approved for the benefit, whichever is later. Once you have been approved, you will be asked from time to time to provide proof that you continue to be totally disabled. If you fail to provide such proof, your premiums will no longer be paid for you.

If you become totally disabled, contact Minnesota Life (1-877-215-1489) or access the State of Delaware intranet to learn how to apply for this benefit. During the period that you remain totally disabled, you must alert Minnesota Life to any change of address.

While the State hopes and intends to continue this "premium waiver" feature indefinitely, the State reserves the right at any time, in its sole discretion, to modify or eliminate this feature, without advance notice to employees or disabled employees.